In the Claims:

The status of the claims is as follows:

1. (Previously Presented) A formic acid fuel cell comprising: an anode and a cathode, and an electrolyte sandwiched between said anode and said cathode;

an oxidizer in communication with said cathode;

a formic acid fuel solution in communication with said anode and containing at least about 25% (wt) formic acid; and,

an anode catalyst comprising Pd.

- 2. (Original) A formic acid fuel cell as defined by claim 1 wherein said anode catalyst further includes a metal chosen from the group of metals Ti, Zr, Hf, V, Nb, Ta, Cr, Mo, W, and Au.
- 3. (Previously Presented) A fuel cell as defined by claim 2 wherein the metal is Au.
- 4. (Previously Presented) A fuel cell as defined by claim 2 wherein the metal is V.
- 5. (Previously Presented) A fuel cell as defined by claim 2 wherein the metal is Mo.
- 6. (Original) A fuel cell as defined by claim 1 wherein said anode catalyst comprising Pd is supported on carbon.

- 7. (Previously Presented) A fuel cell as defined by claim 1 wherein said Pd comprises nanoparticles.
- 8. (Original) A fuel cell as defined by claim 7 wherein said Pd nanoparticles are no greater than about 10 nm.
- 9. (Original) A fuel cell as defined by claim 7 wherein said Pd nanoparticles are no greater than about 5 nm.
- 10. (Original) A fuel cell as defined by claim 6 wherein said anode catalyst is prepared by a metal chloride reduction process.
- 11. (Original) A fuel cell as defined by claim 6 wherein said Pd comprises at least about 5% (wt) of said catalyst based on the total weight of said catalyst.
- 12. (Original) A fuel cell as defined by claim 6 wherein said Pd comprises at least about 10% (wt) of said catalyst based on the total weight of said catalyst.
- 13. (Original) A fuel cell as defined by claim 6 wherein said Pd comprises at least about 20% (wt) of said catalyst based on the total weight of said catalyst.
- 14. (Original) A fuel cell as defined by claim 6 wherein said anode catalyst has a Pd dispersion of at least about 20%.
- 15. (Original) A fuel cell as defined by claim 6 wherein said anode catalyst has a Pd dispersion of at least about 50%.

16. (Original) A fuel cell as defined by claim 1 wherein said anode catalyst comprises Pd and Au supported on carbon.

17-18. (Canceled)

- 19. (Original) A fuel cell as defined by claim 1 wherein said formic acid fuel solution contains at least about 40% (wt) formic acid.
- 20. (Original) A fuel cell as defined by claim 1 and further including a replaceable cartridge containing said formic acid fuel solution, said cartridge configured to be removably attached to the fuel cell whereby said formic acid fuel solution may communicate with said anode.
 - 21. (Original) A formic acid fuel cell comprising:

an anode and a cathode, an electrolyte sandwiched between said anode and said cathode;

an oxidizer in communication with said cathode;

a formic acid fuel solution having a concentration of at least about 25% formic acid in communication with said anode; and,

an anode catalyst comprising Pd nanoparticles supported on carbon.

- 22. (Previously Presented) A formic acid fuel cell membrane electrode assembly comprising:
 - a proton-conducting membrane having opposing first and second surfaces;
 - a cathode catalyst on said second membrane surface;
 - an anode catalyst including Pd on said first surface; and
- a formic acid fuel solution of at least about 25% (wt) in communication with said anode catalyst layer

- 23. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22, wherein said membrane comprises a solid polymer proton exchange membrane.
- 24. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22 wherein said membrane comprises a perfluorsulfonic acid ionomer.
- 25. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22 wherein said anode catalyst further includes a metal chosen from the group of metals Ti, Zr, Hf, V, Nb, Ta, Cr, Mo, W, and Au.
- 26. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 25 wherein said anode catalyst is Au.
- 27. (Original) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said anode catalyst comprising Pd is supported on carbon.
- 28. (Previously Presented) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said Pd comprises nanoparticles.
- 29. (Original) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 28 wherein said Pd nanoparticles are no greater than about 10 nm.

- 30. (Original) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said Pd comprises at least about 10% (wt) of said catalyst based on the total weight of said catalyst.
- 31. (Original) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said anode catalyst comprises Pd and Au supported on carbon.

32. (Canceled)

- 33. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22 and further including an electrically conductive material overlying said anode catalyst.
- 34. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 33 wherein said electrically conductive material comprises a metal mesh.
- 35. (Previously Presented) A fuel cell as defined by claim 7 wherein said Pd nanoparticles have a surface area of at least about $25 \text{ m}^2/\text{g}$.
- 36. (Previously Presented) A formic acid fuel cell membrane electrode assembly as defined by claim 28 wherein said Pd nanoparticles have a surface area of at least about 25 m2/g.
- 37. (Previously Presented) An electro-oxidation catalyst for a direct organic acid fuel cell comprising Pd nanoparticles.
- 38. (Previously Presented) The electro-oxidation catalyst of claim 37, wherein the Pd nanoparticles are no greater than about 10 nm.

- 39. (Previously Presented) The electro-oxidation catalyst of claim 37, wherein the Pd nanoparticles are no greater than about 5 nm.
- 40. (Previously Presented) The electro-oxidation catalyst of claim 37, wherein the Pd nanoparticles have a surface area of at least about 25 ${\rm m}^2/{\rm g}$.
- 41. (Previously Presented) The electro-oxidation catalyst of claim 37, wherein the Pd nanoparticles are supported on carbon.
- 42. (Previously Presented) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said formic acid concentration is at least about 40% (wt%).